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1. (Currently amended) A method of conducting a transaction from within a vehicle, the method comprising the steps of:

locating the vehicle adjacent a transaction terminal;
transferring one or more computer programs from the transaction terminal to an in-car data entry facility maintained within the vehicle, which programs generate a user interface in the entry facility;

entering user instructions into the ~~on an~~ in-car data entry facility ~~provided within the vehicle~~; and

transmitting the user instructions locally to the terminal for execution by the terminal.

2. (Original) A method in accordance with claim 1, further comprising the step of identifying the user.

3. (Original) A method in accordance with claim 1, further including the steps of transmitting data locally from the terminal to the vehicle, and displaying a part of the data on an in-car display located within the vehicle.

4. (Original) A method in accordance with claim 1, further comprising the step of retrieving cash or other valuable media dispensed from the terminal.

5. (Original) A method in accordance with claim 1, further comprising the step of uploading electronic valuable media to a memory storage device located within the vehicle.

6. (Original) A method in accordance with claim 1, further comprising the step of downloading electronic valuable media to the terminal from a memory storage device.

7. (Cancelled) A method in accordance with claim 1, further comprising the steps of transferring programs/instructions from the terminal to an in-car processor unit provided within the vehicle, and executing the programs/instructions.

8. (Currently amended) An in-car apparatus to be provided within a vehicle for user interfacing with a transaction terminal, the apparatus comprising:

means for interacting with a user;

means for receiving a computer program from the transaction terminal which generates an interface in the apparatus; and

means for transmitting data locally to a transaction terminal situated adjacent the apparatus.

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9. (Cancelled) An apparatus in accordance with claim 8, further comprising means for receiving data and/or instructions transmitted from a transaction terminal situated adjacent the apparatus.

10. (Original) An apparatus in accordance with claim 8, further comprising memory storage means for recording data.

11. (Cancelled) A kit comprising:
a fascia including means for interacting with a user carrying out a transaction at a transaction terminal; and
means for mounting the fascia to at least a portion of a vehicle to provide an in-car apparatus for enabling a user in the vehicle to carry out a transaction at a transaction terminal located adjacent the vehicle.

12. (Cancelled) A kit according to claim 11, wherein the mounting means includes means for mounting the fascia beneath the dashboard of the vehicle.

13. (Cancelled) A kit in accordance with claim 11, further comprising means for transmitting data locally to the transaction terminal located adjacent the vehicle.

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14. (Cancelled) A kit in accordance with claim 11, further comprising means for receiving data and/or instructions transmitted from the transaction terminal located adjacent the vehicle.

15. (Cancelled) A kit in accordance with claim 11, further comprising memory storage means for recording data.

16. (Cancelled) A kit comprising:
a fascia including means for interacting with a user in a vehicle to allow the user to carry out a transaction at a transaction terminal located adjacent the vehicle; and
means for fixedly mounting the fascia to at least a portion of a vehicle.

17. (Cancelled) A kit according to claim 16, wherein the mounting means includes means for fixedly mounting the fascia beneath the dashboard of the vehicle.

18. (Cancelled) A kit in accordance with claim 16, further comprising means for transmitting data locally to the transaction terminal located adjacent the vehicle.

19. (Cancelled) A kit in accordance with claim 16, further

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comprising means for receiving data and/or instructions transmitted from the transaction terminal located adjacent the vehicle.

20. (Cancelled) A kit in accordance with claim 16, further comprising memory storage means for recording data.

21. (New) A method, comprising:

- a) maintaining a wireless communication device within a vehicle;
- b) positioning the vehicle near an Automated Teller Machine, ATM;
- c) establishing wireless communication between the wireless device and the ATM;
- d) entering identification data into the wireless device, which data allows the ATM to verify identity of a user; and
- e) if the ATM verifies the user, proceeding with a financial transaction.

22. (New) Method according to claim 21, and further comprising:

- f) transferring one or more computer programs from the ATM to the device, which programs generate an interface

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for the user.

23. (New) Method according to claim 21, wherein the identification data is obtained from a card presented to the device.

24. (New) Method according to claim 21, wherein the identification data is obtained from a keypad operated by the user.

25. (New) A method, comprising:

- a) maintaining a wireless communication device within a vehicle, said device comprising a keypad and a card reader;
- b) positioning the vehicle near an Automated Teller Machine, ATM;
- c) establishing wireless communication between the wireless device and the ATM;
- d) inserting a card into the card reader;
- e) entering a PIN into the keypad;
- f) relaying data from the card, and the PIN, to the ATM; and
- g) if the card and the PIN are accepted by the ATM, proceeding with a financial transaction.

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26. (New) Method according to claim 25, and further comprising:

h) transferring one or more computer programs from the ATM to the device, which programs generate an interface for the user.